

Fill in this information to identify the case:

Debtor 1 Sherry Rose Scarborough aka Sherry R Scarborough
 Debtor 2
 United States Bankruptcy Court for the: Southern District of Mississippi
 Case number : 23-51565-KMS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. 8
(if known):

Last 4 digits of any number you use to identify the debtor's account: 7659

Date of payment change: 07/01/2025
Must be at least 21 days after date of this notice

New total payment: \$2,189.59
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$1294.49

New escrow payment: \$1356.63

Part : 2 Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification

agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Sherry Rose Scarborough aka Sherry R Scarborough
First Name Middle Name Last Name

Case number (if known) 23-51565-KMS

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Jason Seals Date 06/06/25
Signature

Print: Jason Seals

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT -6 DIVISIONAL OFFICE**

In Re;

Sherry Rose Scarborough aka Sherry R Scarborough

Case No.: 23-51565-KMS

Debtor(s)

Chapter: 13

CERTIFICATE OF SERVICE

I, hereby certify that on 06/10/2025, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor

Sherry Rose Scarborough
88 Sweet Bay Ln
Lumberton, MS 39455
aka Sherry R Scarborough

By Electronic Mail

Attorney for Debtor

Thomas Carl Rollins, Jr
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

Trustee

Warren A. Cuntz T1, Jr.
P. O. Box 3749
Gulfport, MS 39505-3749

US Trustee

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

/s/ Jason Seals

Jason Seals



Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
For Inquiries: 800-365-7107

SHERRY R SCARBOROUGH
88 SWEET BAY LN
LUMBERTON MS 39455

Analysis Date: [REDACTED]
Loan: [REDACTED]
Property Address:
88 SWEET BAY LN
LUMBERTON, MS 39455

April 10, 2025

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul01, 2025	Prior Esc Pmt	December 01, 2024	Escrow Balance Calculation	
P & I Pmt:			\$832.96	\$832.96	P & I Pmt:	\$832.96	Due Date:	September 01, 2024
Escrow Pmt:			\$568.37	\$1,356.63	Escrow Pmt:	\$1,294.49	Escrow Balance:	-\$10,451.18
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$10,766.54
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$203.98
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment			\$1,401.33	\$2,189.59	Total Payment	\$2,127.45	Anticipated Escrow Balance:	\$111.38

Shortage/Overage Information		Effective Jul01, 2025
Upcoming Total Annual Bills		\$11,930.01
Required Cushion		\$1,784.36
Required Starting Balance		\$4,460.87
Escrow Shortage		-\$4,349.49
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,784.36. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,988.34 or 1/6 of the anticipated payment from the account							
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**** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Dec2024 to June 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	7,885.62	(6,101.23)
Dec 2024	890.55		1,024.31	1,026.82	* County Tax	7,751.86	(7,128.05)
Dec 2024			101.99	101.99	FHA MI	7,649.87	(7,230.04)
Jan 2025	890.55	1,136.74	101.99	101.99	* FHA MI	8,438.43	(6,195.29)
Feb 2025	890.55	568.37	101.99	101.99	* FHA MI	9,226.99	(5,728.91)
Feb 2025				9,679.31	* Hazard	9,226.99	(15,408.22)
Mar 2025	890.55		8,438.43		* Hazard	1,679.11	(15,408.22)
Mar 2025		568.37	101.99	101.99	* FHA MI	1,577.12	(14,941.84)
Apr 2025	890.55		101.99	101.99	* FHA MI	2,365.68	(15,043.83)
May 2025	890.55		101.99		* FHA MI	3,154.24	(15,043.83)
Jun 2025	890.55		101.99		* FHA MI	3,942.80	(15,043.83)
					Anticipated Transactions	3,942.80	(15,043.83)
May 2025		P		101.99	FHA MI		(15,145.82)
Jun 2025		10,766.54 P		101.99	FHA MI		(4,481.27)
	\$6,233.85	\$13,040.02	\$10,176.67	\$11,420.06			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing
For Inquiries: 800-365-7107

Analysis Date:

April 10, 2025

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$4,592.65. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$4,592.65, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$4,592.65.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	111.38	4,460.87
Jul 2025	994.17	101.99	FHA MI	1,003.56	5,353.05
Aug 2025	994.17	101.99	FHA MI	1,895.74	6,245.23
Sep 2025	994.17	101.99	FHA MI	2,787.92	7,137.41
Oct 2025	994.17	101.99	FHA MI	3,680.10	8,029.59
Nov 2025	994.17	101.99	FHA MI	4,572.28	8,921.77
Dec 2025	994.17	1,026.82	County Tax	4,539.63	8,889.12
Dec 2025		101.99	FHA MI	4,437.64	8,787.13
Jan 2026	994.17	101.99	FHA MI	5,329.82	9,679.31
Feb 2026	994.17	101.99	FHA MI	6,222.00	10,571.49
Mar 2026	994.17	9,679.31	Hazard	(2,463.14)	1,886.35
Mar 2026		101.99	FHA MI	(2,565.13)	1,784.36
Apr 2026	994.17	101.99	FHA MI	(1,672.95)	2,676.54
May 2026	994.17	101.99	FHA MI	(780.77)	3,568.72
Jun 2026	994.17	101.99	FHA MI	111.41	4,460.90
	\$11,930.04	\$11,930.01			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 111.38. Your starting balance (escrow balance required) according to this analysis should be \$4,460.87. This means you have a shortage of 4,349.49. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be \$11,930.01. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$994.17
Surplus Reduction:	\$0.00
Shortage Installment:	\$362.46
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$1,356.63

Please read the following important notices as they may affect your rights

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas